

Indexing purposes: Lot 100, Section B, Hernando Estaes S/D, Section 7, Township 3 South, Range 7 West, Desoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, Bonny Lee Bartlett, Jr. and wife, Kathryn Gail Bartlett executed a deed of trust dated June 7, 1991, in favor of Tom F. Kirkpatrick, Trustee(s), for the benefit of the owner and holder of a certain indebtedness, Secretary of Veterans Affairs.

Said deed of trust is of record in Deed of Trust Book 555 Page 169 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, the undersigned owner and legal holder of said deed of trust and the said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, the undersigned owner and legal holder of said indebtedness does hereby desire Arnold M. Weiss to act as trustee in the place and stead of Tom F. Kirkpatrick or any subsequently appointed Substitute Trustee, as appointed under said deed of trust, the undersigned do hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said Arnold M. Weiss as Substitute Trustee in the place and stead of the said Tom F. Kirkpatrick or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, the said undersigned owner and legal holder has further requested the said Arnold M. Weiss, Substitute Trustee under said deed of trust, to proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said deed of Trust as though the said Arnold M. Weiss had been originally appointed as Trustee hereunder.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 24th day of JUNE, 1998.

Bankers Trust Company of California, N.A.,
not in its individual capacity but solely as
trustee, or its permitted Successors and
Assigns, on behalf of American Housing Trust
X

ATTEST:

MARCE FISHMAN ASSISTANT SECRETARY

MAIL TO:
THIS INSTRUMENT PREPARED BY:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, TN 38103
(901) 526-8296

BY: [Signature]
YVONE FINDLAY ASSISTANT VICE PRESIDENT

STATE MS. - DESOTO CO.

JUL 7 4 19 PM '98

BK 1013 PG 778
W.E. DAVIS CH. CLK.

STATE OF NEW YORK
COUNTY OF NEW YORK

Before me, the undersigned Notary Public in and for said
County and State, personally appeared
YVONE FINDLAY and MARC FISHMAN,
with whom I am personally acquainted and who upon oath
acknowledged themselves to be the ASSISTANT VICE PRESIDENT
and ASSISTANT SECRETARY, respectively of Bankers Trust
Company of California, N.A. , not in its individual capacity but
solely as trustee, or its permitted Successors and Assigns, on
behalf of American Housinh Trust X, the within named bargainor, a
Corporation, and they as such
ASSISTANT VICE PRESIDENT and
ASSISTANT SECRETARY, being authorized so to do,
executed the foregoing instrument for the purposes therein
contained by signing the name of the corporation by the said
YVONE FINDLAY, ASSISTANT VICE PRESIDENT, and attesting the
same by MARC FISHMAN, ASSISTANT SECRETARY.

WITNESS my hand and Official Seal at office this 24th day
of JUNE, 1998.

Maurice Sands
NOTARY PUBLIC

MY COMMISSION EXPIRES:

MAURICE SANDS
Notary Public, State of New York
No 41 3448110
Qualified in Queens County
Commission Expires Nov. 30, 1999

